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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/001,580	11/01/2001	Yoon Kean Wong	035451-0166 (3704.Palm)	2720

26371 7590 06/15/2005

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EXAMINER

ELISCA, PIERRE E

ART UNIT	PAPER NUMBER
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3621

DATE MAILED: 06/15/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

10/001,580

Applicant(s)

WONG ET AL.

Examiner

Pierre E. Elisca

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE ____ MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 28 March 2005.
- 2a) ☐ This action is FINAL. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1,2,5-20,22 and 24-29 is/are pending in the application.
- 4a) Of the above claim(s) ____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) ____ is/are allowed.
- 6) ☒ Claim(s) 1,2,5-20,22 and 24-29 is/are rejected.
- 7) ☐ Claim(s) ____ is/are objected to.
- 8) ☐ Claim(s) ____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on ____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. ____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date ____.
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. ____.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: ____.

DETAILED ACTION

1. Regarding the status of the claims in the instant application, the Examiner has made an updated search and found new prior art. The Examiner is obliged to apply the newly found prior art. The Examiner regrets the delayed process of the application. Accordingly, claims 1,2,5-20,22 and 24-29 are pending.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. **Claims 1, 2, 5-7, 8, 9, 15, 18 10-14, 16-20, 22 and 24-29 are rejected under 35 U.S.C. 103 (a) as being unpatentable over Mitsugi (U.S. Pat. No. 5,353,023) in view of Murakami US 2003/0135427 A1.**

As per claims 1, 6, 7, 8, 9, 15, 18, 10, 16, 17, 18, and 24-29 Mitsugi substantially discloses a car (or object) navigation system that is adapted to be installed on a car for estimating a location of the car or object, detecting occurrence of an accident and performing communication data, a location unit for generating car location (or object location) (which is seen to read as Applicant's

claimed invention wherein it is stated that a wireless communications system at the same location as the object, the system comprising:

An object (or CAR) that is insured or capable of being insured by the insurance product (see., abstract, col 1, lines 44-68, col 2, lines 37-48);

A wireless communications system at the same location as the object (see., abstract, col 1, lines 44-68, col 2, lines 37-48, col 3, lines 43-68, col 4, lines 41-54, figs 1A-3);

A location determining system associated with the object (or CAR) and capable of determining the object's location at any time (see., abstract, col 1, lines 44-68, col 2, lines 37-48, col 3, lines 43-68, col 4, lines 41-54, figs 1A-3);

A data collection system configured to collect data at predetermined intervals from the location determining system, the data including a present location of the object determined from the location determining device (see., abstract, col 1, lines 44-68, col 2, lines 37-48, col 3, lines 43-68, col 4, lines 41-54, figs 1A-3, specifically fig 1A, items 100 and 300);.

Mitsugi fails to explicitly disclose wherein said **the pricing system configured to price or sell the insurance product (or company), based on the data (or based on the location of the object or car).**

However, Murakami discloses a GPS antenna 22, a monitor 25, and a current position, measuring portion 32 that are used to inform an occupant (or insurance company, see., page 7, [0112]) of the current position of the car (see., page 6, [0089]). Therefore, it would have been obvious to a person of ordinary skill in the art at the time

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the invention was made to modify the navigation system for cars of Mitsugi by including an insurance product or company that is connected to the navigation system as taught by Murakami since it is an alternate means for acquiring insurance information about the location of a car/object.

As per claims 2, 12, 13, 14, 20 and 22 Mitsugi discloses the claimed limitation, wherein the price system is in electronic communication with the data collection system via wireless transmitter (see., abstract, col 1, lines 44-68, col 2, lines 37-48, col 3, lines 43-68, col 4, lines 41-54, figs 1A-3, specifically fig 1A, items 100 and 300).

As per claims 5, 11 and 19 Mitsugi discloses the claimed limitation, wherein the data relating to the product is data relating to at least one selected operational parameter, temperature, humidity, hours of operation, and time between service [see., abstract, col 1, lines 44-68, col 2, lines 37-48, col 3, lines 43-68, col 4, lines 41-54, figs 1A-3, specifically fig 1A, item 100, the car location estimated unit, for estimating traveling (hourly) information].

Conclusion

4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Pierre E. Elisca whose telephone number is 703 305-3987. The examiner can normally be reached on 6:30 to 5:00.

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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 703 305-9769. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



Pierre Eddy Elisca

Primary Patent Examiner

June 09, 2005